

ABSTRACT OF THE DISCLOSURE

Systems and methods are disclosed for offering a credit card account to a consumer at a point-of-sale location. The systems and methods may include offering a product to the consumer at the point-of-sale location. In addition, the systems and methods may include offering a credit card account to the consumer at the point-of-sale location. Moreover, the product offer may be conditioned based on the consumer's acceptance of the credit card account, fees allocating charges associated with the product may be required to be charged to the credit card account. The fees allocating charges associated with the product may comprise periodic subscription fees associated with the product's use.

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